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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Nikkie	
		First name	First name
	Write the name that is on your government-issued picture identification (for	S.	
		Middle name	Middle name
	example, your driver's license or passport	Higgins	
	licerise of passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_			
۷.	All other names you have used in the last	First name	First name
	8 years		
	la de de como estados	Middle name	Middle name
	Include your married or maiden names.		
		Last name	Last name
		First name	First name
		riistiidille	First ridine
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 6012	xxx - xx-
	of your Social Security number or		
	federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

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D	ebtor 1 Nikkie First Name	S. Higgins Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		851 N Richmond St Apt 2 Number Street	Number Street
		Chicago Illinois 60622	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Nikkie	S.	Higgins		Case number (if kno	own)		
	First Name	Middle Name	Last Name					
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you are choosing to file under		ef description of each, see 2010)). Also, go to the top of				ndividuals Filing for	
8.	How you will pay the fee	 ✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 						
9.	Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	lorthern District of Illinois	When When When	3/10/2017 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	17-07516	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District		When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	you	
11.	Do you rent your residence?	✓ No. Go	ndlord obtained an eviction			st You (Form 10	1A) and file it with	

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Debtor 1 Nikkie Higgins S Case number (if known) Middle Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Nikkie
 S.
 Higgins
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Nikkie			e number <i>(if known)</i>	
First Name		t Name		
16. What kind of debts do you have?	estions for Reporting Purposes 16a. Are your debts primarily continuous incurred by an individual property of the No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily by money for a business or involution incomplete. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	rimarily for a personal, fan usiness debts? Business restment or through the op	nily, or household purpos debts are debts that you peration of the business o	incurred to obtain or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	□ No.		any exempt property is exclude to unsecured creditors?	uded and administrative ?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,00	01-50,000 01-100,000 e than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million	0,000,001-\$1 billion 00,000,001-\$10 billion 000,000,001-\$50 billion e than \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million	0,000,001-\$1 billion 00,000,001-\$10 billion 000,000,001-\$50 billion e than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and correct. If I have chosen to file under Chap of title 11, United States Code. It under Chapter 7. If no attorney represents me and I out this document, I have obtaine I request relief in accordance with	pter 7, I am aware that I maunderstand the relief available I did not pay or agree to pay and read the notice requ	ay proceed, if eligible, unable under each chapter, ay someone who is not a uired by 11 U.S.C. § 342(der Chapter 7, 11,12, or 13 and I choose to proceed in attorney to help me fill (b).
	I understand making a false stater connection with a bankruptcy cas both. 18 U.S.C. §§ 152, 1341, 15	se can result in fines up to	\$250,000, or imprisonm	
	/s/ Nikkie Higgins Signature of Debtor 1	^	Signature of Debtor 2	
	Executed on 2/22/2018		Executed on	
	MM / DD /	YYYY		/ DD / YYYY

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Debtor 1 Nikkie	S.	Higgins	Case number (if k	nown)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not	4.4			
need to file this page.	/s/ Susan Eberhard	t	Date	2/22/2018
	Signature of Attorney	for Debtor	MI	M / DD / YYYY
	Susan Eberhardt			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3124473701	Email address	seberhardt@semradlaw.com
				·
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Nikkie	S.	Higgins
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
Jnited States E	Bankruptcy Court for the:	Northern	District of Illinois
		_	(State)
Case number (If known)			

П	Check if	this	is	an
	amende	d filir	ηg	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,965.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,965.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	•
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	· · ·
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$17,767.00
Your total liabilities	\$17,767.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$3,023.37
Copy your combined monthly income from line 12 of Schedule I	
Copy your combined monthly income from line 12 of Schedule I	

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Deb	otor 1 Nikkie	S.	Higgins	Case number (if known)					
	First Name	Middle Name	Last Name						
Part	4: Answer These Qu	estions for Administrat	tive and Statistical Records	i					
6. A	Are you filing for bankrupt	cy under Chapters 7, 11, o	r 13?						
[No. You have nothing t	o report on this part of the fo	orm. Check this box and submit th	nis form to the court with your other scl	nedules.				
[✓ Yes.								
7. V	Vhat kind of debt do you h	nave?							
[umer debts are those incurred by a Fill out lines 8-10 for statistical pur	an individual primarily for a personal, poses. 28 U.S.C. § 159.					
[imarily consumer debts. You ith your other schedules.	ou have nothing to report on this p	part of the form. Check this box and su	bmit				
		our Current Monthly Incom Form 122B Line 11; OR , Fo	ne: Copy your total current monthlorm 122C-1 Line 14.	ly income from Official	\$1,232.45				
9.	Copy the following spec	by the following special categories of claims from Part 4, line 6 of Schedule E/F:							
	From Part 4 on Schedul	e E/F, copy the following:	Total claim						
	9a. Domestic support obli	gations (Copy line 6a.)		\$0.00					
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00					
	9c. Claims for death or pe	\$0.00							
	9d. Student loans. (Copy	line 6f.)	\$0.00						
	9e. Obligations arising our priority claims. (Copy line		or divorce that you did not report a	\$0.00	<u></u>				
	9f. Debts to pension or pr	ofit-sharing plans, and other	\$0.00						

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information	to identify your c	ase:					
Debtor 1	Nikkie		S.		Higgins			
Debtor 2	First	Name	Middle N	Name	Last Name			
(Spouse, if f	iling) First	Name	Middle N	Name	Last Name			
United St	ates Bankrup	tcy Court for the:	Northern		District of Illinois (State)			
Case nun (If known)	nber							
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	rty					12/
category responsib write you Part 1:	where you t le for supply r name and Describe	hink it fits best. E ving correct infor case number (if k Each Residenc	Be as complete a mation. If more s mown). Answer e ee, Building, Lai	nd acc space i very qu nd, or	Other Real Estate You Own	people are t to this fo or Have a	e filing together, both a orm. On the top of any a an Interest In	re equally
_	u own or na No. Go to l		juitable interest i	in any	residence, building, land, or simil	ar propert	:y?	
		is the property?						
1.1		ess, if available, or	other description		t is the property? Check all that applingle-family home Suplex or multi-unit building Condominium or cooperative	oly.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
					and			 :
	Number	Street		ĦŢ	nvestment property imeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
	City	State	Zip Code	Who one.	has an interest in the property? (Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Outlier that the debtors and anoth		Check if this is co (see instructions)	mmunity property
lf you	own or have	e more than one, li	st here:	Othe	r information you wish to add abo erty identification number:		em, such as local	
1.2	Street addre	ess, if available, or			t is the property? Check all that applingle-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home and	oly.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
	Number	Street State	Zip Code	ĦŢ	nvestment property imeshare ther		Describe the nature of interest (such as fee such as f	imple, tenancy by
			,	one.	has an interest in the property? (Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only It least one of the debtors and anoth	er	(see instructions)	mmunity property

property identification number:

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Debtor 1	Nikkie First Name	S. Middle Name	Higgins Last Name	Case numbe	(if known)	
1.3 Stre	et address, if available, or oth		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	t apply.	the amount of any secu Creditors Who Have Cla Current value of the entire property?	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
City	State	Zip Code	Investment property Timeshare Other Who has an interest in the propert	— Check one		imple, tenancy by
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Other information you wish to add	nother	(see instructions)	
	the dollar value of the por ve attached for Part 1. Wri	te that number h		uding any entrie	s for pages	
Do you ow		equitable interes	t in any vehicles, whether they are also report it on Schedule G: Executo	-	-	
•	ns, trucks, tractors, sport uti		•	ory contracts and	onexpired Leases.	
3.1	Make Model: Year: Approximate mileage:	Oldsmobile Intrigue 2000 167000	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information: 2000 Oldsmobile Intrigue	107000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)		Current value of the entire property? \$925.00	Current value of the portion you own? \$925.00
3.2	Make Model: Year:		Who has an interest in the proone. Debtor 1 only	pperty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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btor 1	Nikkie	S.	Higgins	Case numbe	er (if known)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the pro	operty? Check	Do not deduct secured	
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	unis securea by Propen
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is community	v property (see		
			instructions)	, p. opo , (eee		
3.4	Make		Who has an interest in the pro	operty? Check	Do not deduct secured	claims or exemptions. F
	Model:		one.		the amount of any secu	red claims on <i>Schedule</i>
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Propen
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is community	v property (see		
				, , , , , , , , , , , , , , ,		
			instructions) ner recreational vehicles, other vents, fishing vessels, snowmobiles, mo			
Exa	mples: Boats, trailers, motors		instructions)	otorcycle accessori		
Exar	mples: Boats, trailers, motors No Yes Make		instructions) ner recreational vehicles, other vents, fishing vessels, snowmobiles, mo	otorcycle accessori	Do not deduct secured	red claims on <i>Schedule</i>
Exar	mples: Boats, trailers, motors No Yes Make Model:		who has an interest in the pro	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i> ims Secured by Propen
Exar	mples: Boats, trailers, motors No Yes Make Model: Year:		who has an interest in the property one. Debtor 1 only	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propertion Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors a	otorcycle accessorion of the control	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propertion Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessorion of the control	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propertion Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	claims on Schedule ims Secured by Property Prope
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the property one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at instructions) Who has an interest in the property one.	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	claims on Schedule ims Secured by Property Prope
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a instructions) Who has an interest in the proone.	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule ims Secured by Propen Current value of the portion you own? claims or exemptions. I red claims on Schedule ims Secured by Propen
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the proone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a instructions) Who has an interest in the proone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 and Debtor 4 one. Debtor 1 only	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. I red claims on Schedule ims Secured by Propent
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 at least one of the debtors a Check if this is community instructions) Who has an interest in the proone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only instructions)	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule of the portion you own? claims or exemptions. I ared claims on Schedule of the portion you own? claims or exemptions. I ared claims on Schedule of the Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions) Who has an interest in the proone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only instructions) Who has an interest in the proone. Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule ims Secured by Propent value of the portion you own? claims or exemptions. It is claims on Schedule ims Secured by Propent Current value of the

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Debtor 1 Nikkie Higgins Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom Sets (3) \$100.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Televisions (3) \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Used Clothing \$400.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$20.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2040.00 for Part 3. Write that number here

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Debtor 1 Nikkie Higgins Case number (if known) Middle Name First Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: Chase 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Nikkie	S.	Higgins	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	otes, and money orders.	
	✓ No	•	, ,		
	Yes. Give specific information about them	Issuer name:			
		-			
21.	Retirement or pension Examples: Interests in IF), thrift savings account	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Examples: Agreements v	prepayments I deposits you have made so tha with landlords, prepaid rent, publ			
	companies, or others		Institution name:		
	✓ No		msutation name.		
	Yes	Electric:	-		. ———
		Gas:			. ———
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			·
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No				
	Yes	Issuer name and description:			
	_	-			
		-			
					<u> </u>

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Debt	or 1 Nikkie First Name	S. Higgins Middle Name Last Name	Case number (if known)	
24.	Interests in a	an education IRA, in an account in a qualified ABLE program, o	r under a qualified state tuition program.	
	_	530(b)(1), 529A(b), and 529(b)(1).		
	✓ No Yes	Institution name and description. Separately file the records of any	interests.11 U.S.C. § 521(c):	
25.		able or future interests in property (other than anything listed for your benefit	in line 1), and rights or powers	
	✓ No			
	Yes. Desc	ribe		
26.	Patents, cop	yrights, trademarks, trade secrets, and other intellectual prop	ertv	
		ernet domain names, websites, proceeds from royalties and licensin		
	✓ No Yes. Desc	cribe		
	ш			
27.		nchises, and other general intangibles		
	No No	ilding permits, exclusive licenses, cooperative association holdings,	ilquor ilcerises, professiorial ilcerises	
	Yes. Desc	ribe		
Mor	ney or propei	rty owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or propei			portion you own? Do not deduct secured
	Tax refunds o	wed to you	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or ✓ No — Yes. Give sabou	wed to you specific information ut them, including whether	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give s about	wed to you specific information	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give s about you a and t	specific information It them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information It them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal support, child support, mainter	State: Local: nance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information It them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal support, child support, mainter	State: Local: nance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information It them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal support, child support, mainter	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds or ✓ No ☐ Yes. Give s about you a and t Family support Examples: Past ✓ No ☐ Yes. Give s	specific information It them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal support, child support, mainter specific information	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No ✓ Yes. Give s about you a and to Family support Examples: Past ✓ No ☐ Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal support, child support, mainter	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds or ✓ No ✓ Yes. Give s about you a and to Family support Examples: Past ✓ No ☐ Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years rt It due or lump sum alimony, spousal support, child support, mainter specific information specific information	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years rt It due or lump sum alimony, spousal support, child support, mainter specific information ts someone owes you paid wages, disability insurance payments, disability benefits, sick patial Security benefits; unpaid loans you made to someone else	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

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Debt	or 1 Nikkie	S.	Higgins	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		savings account (HSA); credit, I	nomeowner's, or renter's insurance	
	Yes. Name the insu of each policy and	rance company	mpany name:	Beneficiary:	Surrender or refund value
32.				ey, or are currently entitled to receive	
	No Yes. Describe	one mas died.			
33.		varties, whether or not you imployment disputes, insurance	have filed a lawsuit or made ce claims, or rights to sue	a demand for payment	
34	Yes. Describe	unliquidated claims of eve	ry nature, including counter	claims of the debtor and rights	
34.	to set off claims	uniquidated claims of eve	ry nature, including counter	ciallis of the debtor and rights	
	Yes. Describe				
35.	Any financial assets y	ou did not already list			
	✓ No Yes. Describe				
36.		-	art 4, including any entries f		
Part	_		_	nterest In. List any real estate in P	art 1.
37.	Do you own or nave a	iy legal or equitable intere	st in any business-related p	operty:	Current value of the
	No. Go to Part 6. Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.		or commissions you already	earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		odems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, e	lectronic devices
	No Yes. Describe				

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Debt	tor 1 Nikkie	S.	Higgins	Case number (if known)	
ı	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, equ	ipment, supplies you u	se in business, and tools of yo	ur trade	
	✓ No				
	Yes. Describe]
	-				
41.	Inventory				
	✓ No				
	Yes. Describe				1
	Ц				
42.	Interests in partnerships	or joint ventures			
	✓ No				
	Yes. Give specific	1	Name of entity:	% of ownership:	
	information about				
	them	-			
		-			_
43. C	Customer lists, mailing lis	sts, or other compilation	ons		
	 No				
		uda naraanallu idantifiah	le information (se defined in 11 l	100 6 101/41 4//0	
	Tes. Do your lists inch	ude personally identifiab	le information (as defined in 11 L	.s.c. § 101(41A))!	
	☐ No				
	Yes. Describe	э			
	ш				
44.	Any business-related pro	operty you did not alre	ady list		
	√ No				
	Yes. Give specific	-			
	information				
		•			
		-			
		<u>.</u>			
		-			
		-			
			rt 5, including any entries for		
for Pa	art 5. Write that number h	nere			
	Describe Δny Farr	m- and Commercia	l Fishing-Related Property	You Own or Have an Interest In.	
Part		erest in farmland, list it in		Tod Own of Have an interest in	
46	De you own or hove ony	logal or aquitable inte	reet in any form, or commerci	al fishing related property?	
46.	Do you own or have any	regar or equitable Inte	erest in any farm- or commerci	ai namig-related property:	Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
					or exemptions
47.	Farm animals	ltm, farm rais - I fi-l-			
	Examples: Livestock, poul	itry, tarm-raised fish			
	✓ No				
	Yes. Describe				
1					

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Debto	r 1 Nikkie First Name	S. Middle Name	Higgins Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	✓ No				
[Yes. Describe				
		<u> </u>			
49. i	—	pment, implements, machinery, fi	xtures, and tools of tra	de	
	No Yes. Describe				
'					
50. I	Farm and fishing supp	blies, chemicals, and feed			
[✓ No				
į	Yes. Describe				
51.		ercial fishing-related property you	did not already list		
	No Yes. Describe				
	100. 2000				
		nll of your entries from Part 6, incluer here		ages you have attached	
Part 7:		perty You Own or Have an In		Did Not List Above	
		perty of any kind you did not alreats, country club membership	ady list?		
[✓ No				7
[Yes. Give specific information				
	inomation				
54. Add	d the dollar value of a	III of your entries from Part 7. Writ	e that number here		•
Part 8:	List the Totals of	f Each Part of this Form			
55. P a	art 1: Total real estate	e, line 2		>	
	ert 2 total vehicles, li		\$925.00		
	-	nd household items, line 15	\$2040.00		
	rt 4: Total financial a				
		related property, line 45 fishing-related property, line 52			
		perty not listed, line 54			
		Add lines 56 through 61			
02.10	nai personai property	1100 00 tillough 01	\$2965.00	Copy personal property total	+ \$2965.00
					\$2965.00
63. To t	tal of all property on	Schedule A/B. Add line 55 + line 62			

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Debtor 1	Nikkie	S.	Higgins	Case number (if known)	
	First Name	Middle Name	Last Name		

Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items							
Do you own or ha	ive any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.					
6.2. Household god	ds and furnishings						
No							
Yes. Describe	Living Room Set	\$500.00					
6.3. Household god	ds and furnishings						
No							
Yes. Describe	Dining Room Set	\$500.00					
7.2. Electronics							
No							
Yes. Describe	Cell Phone	\$20.00					

		Case 18-04824		l 02/22/18 cument l	Entered 02/22/18 Page 21 of 65	12:52:38	Desc Main	
Fill	in this infor	mation to identify your case	:					
Dek	otor 1	Nikkie First Name	S. Middle Name	Higgins Last Name	9			
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name	<u> </u>			
Uni	ted States B	Bankruptcy Court for the: N	orthern	District of Illinoi				
	se number nown)			(
Of	fficial	Form 106C					Check if this is a amended filing	า
Sc	hedul	e C: The Proper	tv You Claim	as Exem	pt		04/10	6
into		Jsing the property you li	sted on <i>Schedule A/</i>	<i>'B: Property</i> (Off	icial Form 106A/B) as vo	ur source. list	the property that you claim	
add For stat the tax- und you	each iten e a speci amount o exempt r ler a law t r exempti	ges, write your name and most property you claim fic dollar amount as exect from any applicable statute etirement funds—may that limits the exemption would be limited to the statute of t	l out and attach to the case number (if knows as exempt, you must empt. Alternatively, bry limit. Some exempte unlimited in dollar to a particular dolt the applicable statu	nis page as mar wn). st specify the a you may claim nptions—such ar amount. How llar amount and	mount of the exemption the full fair market valuas those for health aids vever, if you claim an ex	onal Page as r you claim. O e of the propo rights to rec emption of 10	necessary. On the top of any one way of doing so is to erty being exempted up to eive certain benefits, and 00% of fair market value ned to exceed that amount	
For stat the tax-und	each iten te a specif amount o exempt r ler a law t r exemptir	ges, write your name and most property you claim fic dollar amount as exect of any applicable statute etirement funds—may that limits the exemption would be limited to the attify the Property You Control of the property You Co	l out and attach to the case number (if knows as exempt, you must mpt. Alternatively, ory limit. Some exempte unlimited in dollanto a particular dollathe applicable statularim as Exempt	nis page as man own). st specify the a you may claim mptions—such ar amount. How llar amount and otory amount.	my copies of Part 2: Additant mount of the exemption the full fair market valuas those for health aids wever, if you claim an exit the value of the proper	onal Page as r you claim. O e of the propo rights to rec emption of 10	one way of doing so is to erty being exempted up to eive certain benefits, and 00% of fair market value	
For stat the tax- und you	each iten te a specit amount o exempt r ler a law t r exempti t 1: Iden Which set	ges, write your name and most property you claim fic dollar amount as exect from any applicable statute etirement funds—may that limits the exemption would be limited to the statute of t	I out and attach to the case number (if known as exempt, you must empt. Alternatively, by limit. Some exempt be unlimited in dollar to a particular dollar the applicable statustiming? Check one only ral nonbankruptcy exempt	nis page as manown). st specify the a you may claim mptions—such ar amount. How lar amount and tory amount. y, even if your spotemptions. 11 U.S.	mount of the exemption the full fair market valuas those for health aids vever, if you claim an exit the value of the properties is filing with you.	onal Page as r you claim. O e of the propo rights to rec emption of 10	one way of doing so is to erty being exempted up to eive certain benefits, and 00% of fair market value	
For stat the tax-und you	each iten te a specif amount o exempt r ler a law t r exempti tt: Iden Which set	ges, write your name and most property you claim fic dollar amount as exect from any applicable statuted that limits the exemption ion would be limited to a stiffy the Property You Country to the exemptions are you claim are claiming state and federare claiming state and state claiming state claiming state claiming state claiming state claiming state claiming state	l out and attach to the case number (if known as exempt, you must empt. Alternatively, by limit. Some exempt with the applicable status aim as Exempt exempt. Check one only ral nonbankruptcy exettions. 11 U.S.C. § 522(nis page as man nwn). st specify the a you may claim mptions—such ar amount. How illar amount and itory amount.	mount of the exemption the full fair market valuas those for health aids vever, if you claim an exit the value of the properties is filing with you. C. § 522(b)(3)	onal Page as r you claim. O e of the propo rights to rec emption of 10	one way of doing so is to erty being exempted up to eive certain benefits, and 00% of fair market value	

1.	. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption:	s. 11 U.S.C. § 522(b)(2	2)					
2.	For any property you list on Schedule A	B that you claim as e	xempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Bedroom Sets (3) Line from Schedule A/B: 06	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Brief description: Living Room Set	\$500.00	\$500.00 100% of fair market value, up to any	735 ILCS 5/12-1001(b)				
	Line from Schedule A/B: 06		applicable statutory limit					
3.	✓ No	ry 3 years after that for o	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

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Debtor 1 Nikkie S Higgins Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$500.00 description: **✓** \$500.00 **Dining Room Set** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$20.00 description: **✓** \$20.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(a) \$400.00 description: **✓** \$400.00 Misc. Used Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$500.00 description: \$500.00 Televisions (3) 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 Brief 735 ILCS 5/12-1001(b) \$20.00 description: **✓** \$20.00 **Cell Phone** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Checking account,

100% of fair market value, up to any

applicable statutory limit

Chase

Line from Schedule A/B:

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			9			
Fill in this infor	mation to identify your c	ase:				
Debtor 1	Nikkie	S.	Higgins			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D			J		Check if this is an amended filing
Schedu	ıle D: Credit	tors Who Hav	ve Claims Secure	ed by Prop	erty	12/15
more space is			e are filing together, both are equ ber the entries, and attach it to t			
1. Do any o	reditors have claims	secured by your propert	y?			
✓ No. (Check this box and sub	mit this form to the court v	vith your other schedules. You have	e nothing else to repo	ort on this form.	
Yes.	Fill in all of the information	on below.				
Part 1: List	All Secured Claims					
for each of	laim. If more than one cre		ed claim, list the creditor separately list the other creditors in Part 2. As to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral	Column C Unsecured portion If any

this claim

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Fill i	n this infor	mation to identify your c	ase:			
Deb	tor 1	Nikkie	S.	Higgins		
		First Name	Middle Name	Last Name		
	tor 2					
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States B	Sankruptcy Court for the:	Northern	District of Illinois		
				(State)		
Cas (If knd	e number					
<u> </u>		4005/5				Check if this is an amended filing
Off	icial F	orm 106E/F				Officer if this is all differenced filling
Sc	hedu	ule E/F: Cre	ditors Who	Have Unsec	cured Claims	12/1
othe Form clain the e knov	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> I listed in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Ur Creditors Who Hold Claim	nt could result in a claim. Dexpired Leases (Official F Dis Secured by Property. If	Also list executory contracts orm 106G). Do not include an more space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1.	Do any cr	reditors have priority ur	nsecured claims against	you?		
	✓ No. (Go to Part 2.				
	Yes.					
2.	listed, ider As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both prior in alphabetical order acco	rity and nonpriority amounts	, list that claim here and show b . If you have more than two price	arately for each claim. For each claim both priority and nonpriority amounts. Ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Nikkie S Higgins Case number (if known) Middle Name First Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AARON SALES & LEASE OW \$1,309.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1015 COBB PLACE BLVD NW Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated KENNESAW 30144 Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: V Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ 001 Lease Is the claim subject to offset? Yes ASCENSION SERVICES L P 4.2 \$559.00 Last 4 digits of account number Nonpriority Creditor's Name 1500 N NORWOOD STE 204 When was the debt incurred? 7/2014 Number As of the date you file, the claim is: Check all that apply. Contingent **HURST** Texas 76054 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes Becket & Lee LLP \$499.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 16 General Warren Blvd Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19355 Pennsylvania Malvern City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Yes

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Debtor 1 Nikkie S Higgins Case number (if known) Middle Name First Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago - Dep't of Revenue \$15,000.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 88292 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ____ Parking Tickets Is the claim subject to offset? **✓** No T Yes ComEd \$400.00 4.5 Last 4 digits of account number _ Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Oakbrook Terrace Illinois 60181 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Electric Bill Is the claim subject to offset? **✓** No Yes KOHLS/CAPONE 4.6 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12/2015 PO BOX 3115 Street Number As of the date you file, the claim is: Check all that apply. Contingent MILWAUKEE 53201 Wisconsin Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts
Other. Specify _

Debts to pension or profit-sharing plans, and other similar

CreditCard

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Debtor	1 Nikkie First Name		S. Middle Name	Higgins Last Name	Case number (if known)			
Part 3:	List Others to B	e Notified A	About a Debt That Yo	u Already Listed				
col col cre	that you already listed in Parts 1 or 2. For example, if a st the original creditor in Parts 1 or 2, then list the abts that you listed in Parts 1 or 2, list the additional arts 1 or 2, do not fill out or submit this page.							
	ARRIS & HARRIS LTD me	<u>'</u>		On which entry in Part 1 or Part 2 did you list the original creditor?				
<u>11</u>	111 W JACKSON BLVD S-400			Line <u>4.4</u> of <i>(Ch</i>	Part 1: Creditors with Priority Unsecured Claims			
Nu —	umber Street			one):	Part 2: Creditors with Nonpriority Unsecured Claims			
CH	HICAGO	Illinois	60604	Last 4 digits of account	number			
Cit	ty	State	Zip Code					

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Debtor 1 Nikkie S. Higgins Case number (if known)
First Name Middle Name Last Name

FIISLINA	me who we have Last warre			
Part 4: Add t	he Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information i nounts for each type of unsecured claim.	s for s	tatistical reporting	purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oc. Total. Add illies od tillough od.			
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$17,767.00	
	Si Total Add lines of through Si	6i	\$17,767.00	

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Fill in this information to identify your case:						
Debtor 1	Nikkie	S.	Higgins			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number			(Otato)			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

- 1	Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Roby, Rosie Name 851 N Richmon	d St Apt 2		Residential Lease, Debtor is Lessee, Yearly Lease
	Number	Street		
	Chicago	Illinois	60622	
	City	State	Zip Code	

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Fill in this info	mation to identify your	case:		
Debtor 1	Nikkie	S.	Higgins	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	<u> </u>
United States I	Bankruptcy Court for the	e: Northern	District of Illinois	
		<u></u>	(State)	
Case number (If known)				
				Check if this is ar amended filing
Official	Form 106H			amended ming
Official	1 01111 10011	<u>-</u>		
Schedul	e H: Your Co	debtors		12/15
✓ No Yes	,	you are filing a joint case, do	·	
Idaho, Lo		lexico, Puerto Rico, Texas, W		Community property states and territories include Arizona, California,
		mer spouse, or legal equiva	alent live with you at the tim	e?
	No			
	Yes. In which commu	nity state or territory did yo	ı live?	_ Fill in the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equ	ivalent	_
	Number Street			<u> </u>
	City	State	Zip Code	_
0 In Oal	a di Bakalladaaa	lahtana Damatinahata		in Ellin mikh man Linkaha manan ahan 1919 a
again as	a codebtor only if that	person is a guarantor or o	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 live listed the creditor on Schedule D (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this in	formation to identify	your case:					
Debtor 1 Debtor 2	Nikkie First Name	S. Middle Name	Higgins Last N		- Chec	ck if this is:	
(Spouse, if filing	First Name	Middle Name	Last N	ame	- DA	n amended filing	
United States the: Case number	Bankruptcy Court for	Northern	District of Illii	nois tate)		supplement showing pxpenses as of the follow	post-petition chapter 13 wing date:
(If known)					N	MM / DD / YYYY	
Official	Form 106I						
Schedu	le I: Your In	come					12/15
information a spouse. If mo number (if ki	about your spouse. I	•	d your spous	se is not filing	with you, do n	ot include informat	ion about your
_	ır employment		Debtor 1			Debtor 2	
attach a se informatio	e more than one job, eparate page with n about additional	Employment status	Employed Not Employed		Employed Not Employed		
employers		Occupation	-			-	
	art time, seasonal, or byed work.	Employer's name	Gate Gourmet Inc 1880 Campus Commons Drive, Suite 200 Number Street				
	n may include student naker, if it applies.	Employer's address			Number Street		
			Reston City	Virginia State	20191 Zip Code	City	State Zip Code
		How long employed there?	2 months				
Part 2: Giv	ve Details About M	Ionthly Income					
spouse unles	ss you are separated.	he date you file this form e more than one employer, et to this form.		information for a		that person on the line	
		ary, and commissions (befo calculate what the monthly		2.	\$2,371.98	non-filing spouse	-
3. Estimat	e and list monthly over	time pay.		3.	+ \$0.00		<u> </u>
4. Calcula	te gross income. Add li	ne 2 + line 3.		4.	\$2,371.98		

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Debtor 1Nikkie First Name		gins t Name	Case number known)		
THOUNGHIE	Middle Name Lac	- Trains	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$2,371.98		
5. List all payroll deductions:					
5a. Tax, Medicare, and Socia	al Security deductions	5a.	\$570.61		
5b. Mandatory contributions	for retirement plans	5b.	\$0.00		
5c. Voluntary contributions f	or retirement plans	5c.	\$0.00		
5d. Required repayments of	retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support obligat	ions	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Specify	y:	5h. +	\$0.00 +		
6. Add the payroll deductions. A+5h.	Add lines 5a + 5b + 5c + 5d + 5e +5f +	5g 6.	\$570.61		
7. Calculate total monthly take	-home pay. Subtract line 6 from line 4.	7.	\$1,801.37		
8. List all other income regular	ly received:				
business, profession, or f Attach a statement for each gross receipts, ordinary and	n property and business showing d necessary business expenses, and				
the total monthly net incom	ne.	8a.	\$0.00		
8b. Interest and dividends		8b.	\$0.00		
dependent regularly rece					
divorce settlement, and pro	upport, child support, maintenance, perty settlement.	8c.	\$0.00		
8d. Unemployment compens	ation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
Include cash assistance and cash assistance that you red	ance that you regularly receive d the value (if known) of any non- ceive, such as food stamps (benefits trition Assistance Program) or	8f.	\$640.00		
8g. Pension or retirement in		8g.	\$0.00		
8h. Other monthly income. S		8h. +	\$582.00 +		
Other: Pro-Rated Income Tax		011.	Ψ002.00		
9. Add all other income Add line	es 8a + 8b + 8c + 8d + 8e + 8f +8g + 8	h. 9. [\$1,222.00		
10. Calculate monthly income. Add the entries in line 10 for De	Add line 7 + line 9. ebtor 1 and Debtor 2 or non-filing spou	10.	\$3,023.37 +	=	\$3,023.37
Include contributions from an infriends or relatives.	ributions to the expenses that you li unmarried partner, members of your ho dready included in lines 2-10 or amount	usehold, your d	ependents, your roomn		
Specify:	I on all all all all all all all all all al	o since are not av	and to pay expenses		1. + \$0.00
					40.00
	column of line 10 to the amount in li mary of Schedules and Statistical Sumn			•	2. \$3,023.37
					Combined monthly income
13. Do you expect an increase o	or decrease within the year after you	ı file this form?			·
Yes. Explain:					

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Fill in this infor	mation to identify	our case:					
Debtor 1	Nikkie	S.	Higgins				
	First Name	Middle Name	Last Name	Check if this is:			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	g		
United States E	Bankruptcy Court fo	r the: Northern [District of Illinois (State)	A supplement she expenses as of the		•	
Case number			(Giale)	MM / DD / \\			
				MM / DD / YYYY			
Official	Form 106	<u>SJ</u>					
Schedul	e J: Your E	xpenses				12/15	
information. If		possible. If two married people areded, attach another sheet to this n.				umber	
Part 1: Des	cribe Your Hous	sehold					
1. Is this a joi	nt case?						
✓ No. Go	to line 2						
Yes. Do	oes Debtor 2 live i	n a separate household?					
	No						
Г	Yes. Debtor 2 m	ust file Official Forms 106J-2, Expen	ses for Separate Household of De	ebtor 2.			
2. Do you have	e dependents?	No					
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	ent live	
			Child	18 years	No.		
					✓ Yes.		
			Child	16 years	No.		
			Ob Tal	47	Yes.		
			Child	17 years	Yes.		
			Child	19 years	No.		
			Office		Yes.		
3. Do your exp	penses include						
expenses of than	f people other	√ No					
yourself and		Yes					
dependents	5?						
Part 2: Estir	mate Your Ongo	oing Monthly Expenses					
-	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup	=	=	-		
	•	non-cash government assistance i ded it on Schedule I: Your Income	-		Yo	ur expenses	
	4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.						
If not incl	uded in line 4:						
4a. Real es	state taxes				4a	\$0.00	
4b. Proper	rty, homeowner's, o	or renter's insurance			4b.	\$0.00	
4c. Home	maintenance, repai	r, and upkeep expenses			4c.	\$0.00	
4d. Home	owner's associatior	or condominium dues			4d.	\$0.00	

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Debtor 1 Nikkie S. Higgins Case number (if known)
First Name Middle Name Last Name

First Name	Wilddie Name Last Name		
			Your expenses
5. Additional mortgage payments	for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$250.00
6b. Water, sewer, garbage collecti	on	6b.	\$0.00
6c. Telephone, cell phone, Interne	et, satellite, and cable services	6c.	\$225.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplie		7.	\$700.00
8. Childcare and children's educa	tion costs	8.	\$0.00
9. Clothing, laundry, and dry clear	ning	9.	\$150.00
10. Personal care products and se	ervices	10.	\$100.00
11. Medical and dental expenses		11.	\$0.00
12. Transportation. Include gas, ma Do not include car payments	aintenance, bus or train fare.	12.	\$330.00
13. Entertainment, clubs, recreati	on, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and r	eligious donations	14.	\$0.00
15. Insurance. Do not include insurance deducte	ed from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$43.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$100.00
15d. Other insurance. Specify:	<u> </u>	15d	\$0.00
16. Taxes. Do not include taxes ded	ucted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments	:		
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
47.1 011 0		17d	\$0.00
	intenance, and support that you did not report as deducted from , Your Income (Official Form 106I).	18.	\$0.00
	upport others who do not live with you.	10.	
Specify:		19.	\$0.00
20.Other real property expenses n	ot included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or r	enter's insurance	20c	\$0.00
20d. Maintenance, repair, and up	keep expenses.	20d	\$0.00
20e. Homeowner's association or	condominium dues	20e	\$0.00
			·

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Nik		S.	Higgins	Case number (if known)		
Firs	t Name	Middle Name	Last Name			
21. Other. Sp	pecify:				21	\$0.00
	e your monthly expenses.					\$2,848.00
	lines 4 through 21.			\$0.00		
	y line 22 (monthly expenses	,,				\$2,848.00
22c. Add	line 22a and 22b. The result	is your monthly exp	enses.		22.	
23. Calculate	your monthly net income).				
23a. Cop	y line 12 (your combined mo	onthly income) from	Schedule I.		23a	\$3,023.37
23b. Cop	y your monthly expenses fro	om line 22 above.			23b	\$2,848.00
	ract your monthly expenses		ncome.			\$175.37
The	result is your monthly net in	come.			23c	
	nple, do you expect to finish e payment to increase or dec Explain here:					

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Fill in this information to identify your case:					
Debtor 1	Nikkie	S.	Higgins		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	✓ No						
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and					
×	/s/ Nikkie Higgins	×					
	Signature of Debtor 1	Signature of Debtor 2					
	Date 2/22/2018	Date					
	MM/DD/YYYY	MM/DD/YYYY					

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Fill in	this info	mation to ident	ify your case	e:								
Debto	or 1	Nikkie		S.		Higgi						
Debto	or 2	First Name		Middle N	ame	Last I	Name					
	e, if filing)	First Name		Middle N	ame	Last I	Name					
United	d States I	Bankruptcy Cour	t for the: N	orthern		District of I	Illinois (State)					
Case (If know	number vn)						(State)					
Offi	icial	Form 10	07								Check if amende	
-		nt of Fin		Affairs fo	or Indiv	vidual	ls Fi	ing for	Bankru	iptcy		04/1
Be as inform	comple	te and accura	te as possil is needed, a	ble. If two ma attach a sepa	rried peop	le are fili	ing tog	ether, both	are equally	responsible for s	supplying correct your name and ca	se
Part	1: Give	e Details Abou	ut Your Ma	rital Status a	and Wher	e You Liv	ved Be	fore				
1.	What is	your current m	arital status	s?								
	=	rried t married										
2.	During	the last 3 years	, have you li	ved anywhere	other than	where yo	ou live n	ow?				
	☐ No ✓ Yes	s. List all of the p	olaces you liv	ved in the last	3 years. Do	o not inclu	ide whe	re you live no	DW.			
	De	btor 1:			Dates Del there	btor 1 live	ed	Debtor 2:			Dates Debtor 2 li there	ived
								Same as	Debtor 1		Same as Debi	tor 1
		64 South Central mber Street	Park			<u>/2014</u> /2017		Number Stree	et		From	-
				0623								
	City	/ Si	ate Z	Zip Code				City Same as	State	Zip Code	Same as Deb	tor 1
								Oame as	Debtor 1		Came as Deb	101 1
	Nu	mber Street			From			Number Stree	et		From	- -
	City	y Si	ate Z	Zip Code				City	State	Zip Code		
а	and territo No		na, California	a, Idaho, Louisia	ana, Nevada	a, New Me	xico, Pu	erto Rico, Tex		te or territory? (Co on, and Wisconsin.)	ommunity property st	ates

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Deb	tor 1	Nikkie S.	Higgi		number (if known)	
			e Name Last N	Name		
Part	2:	Explain the Sources of Your Inc	come			
4.	Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all bu	isinesses, including part-time		ars?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$1700.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$22000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$30000.00	Wages, commissions, bonuses, tips Operating a business	
	Inclupubl filing	you receive any other income during a de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples come; interest; dividends; you received together, list	s of other income are alimony; money collected from lawsuits it only once under Debtor 1.	s; royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:	Est. YTD LINK	\$640.00		
		or last calendar year: lanuary 1 to December 31, 2017) YYYY	Est. LINK	\$2,000.00		
		or the calendar year before that: lanuary 1 to December 31, 2016) YYYY				
				<u> </u>		

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Debtor 1 Nikkie Higgins __ Case number (if known) Middle Name First Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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or 1	Nikkie		S.		ggins	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ige	ders include your porations of whic	relatives; a h you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	yments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	aranteed or cosigne	·	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name				·		
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Nikkie Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Nikkie First Name	S. Middle Name	Higgins Last Name	Case number (if known)	
11.	Within 90 days before you fi			pank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details.				
			Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name		-		-
	Number Street		_ Last 4 digits of account	number: XXXX-	
	City State	Zip Code	-		
12.	Within 1 year before you file appointed receiver, a custo			possession of an assignee for the benefit o	of creditors, a court-
	✓ No ☐ Yes				
Part	5: List Certain Gifts and	l Contributions			
13.	Within 2 years before you f	iled for bankruptcy, di	d you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for	or each gift.			
	Gifts with a total value per person	of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Ga	ave the Gift	-		_
			-		
	Number Street City State	Zip Code	-		
	Person's relationship to y	/ou			
	Person to Whom You Ga	ave the Gift	<u>-</u>		_
	Number Street		-		
	City State Person's relationship to y	•	-		

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ebtor 1	Nikkie	S.	Higgins Case nun	nber <i>(if known)</i>		
	First Name	Middle Name	Last Name			
. Wit	thin 2 years before you file	ed for bankruptcy, did	you give any gifts or contributions with a to	tal value of more t	han \$600	to any charity?
	No					
✓						
	Yes. Fill in the details for	each gift or contributi	on.			
	Gifts or contributions to	charities	Describe what you contributed	Date	VOLL	Value
	that total more than \$6		Dodding what you contributed		ributed	raido
	1014 1 40					
						
	Charity's Name					
			_			
	Number Street		-			
	Number Street					
	City State	Zip Code	-			
	Oity State	Zip Oode				
	List Certain Losses					
ι υ.	List Oei tain Losses					
	Yes. Fill in the details. Describe the property y how the loss occurred	ou lost and	Describe any insurance coverage for the Include the amount that insurance has paid	d. List loss	of your	Value of property lost
			pending insurance claims on line 33 of Sch A/B: Property.	hedule		
						-
. Wit	out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrup				anyone you consulte
. Wit	thin 1 year before you file out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrup				anyone you consulte
. Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition?			anyone you consulted
. Wit	thin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrup	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for services required	d in your bankruptcy	<i>i</i> .	
. Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for services required Description and value of any property	d in your bankruptcy	/. payment	Amount of
Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for services required	d in your bankruptcy Date or tra	payment nnsfer	
Wit	thin 1 year before you file out seeking bankruptcy or lude any attomeys, bankrup No Yes. Fill in the details.	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for services required Description and value of any property	Date or tra	payment insfer nade	Amount of payment
Wit	thin 1 year before you file but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for services required Description and value of any property	d in your bankruptcy Date or tra	payment insfer nade	Amount of
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	d for bankruptcy, did y r preparing a bankrup tcy petition preparers, c	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	Date or tra	payment insfer nade	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	d for bankruptcy, did y r preparing a bankrup tcy petition preparers, c	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	Date or tra	payment insfer nade	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	d for bankruptcy, did y r preparing a bankrup tcy petition preparers, c	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	Date or tra	payment insfer nade	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	d for bankruptcy, did y r preparing a bankrup tcy petition preparers, c	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	Date or tra	payment insfer nade	Amount of payment
Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	d for bankruptcy, did y r preparing a bankrup to petition preparers, o	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	Date or tra	payment insfer nade	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	Date or tra	payment insfer nade	Amount of payment
Wit	chin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupted No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	d for bankruptcy, did y r preparing a bankrup to petition preparers, o	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	Date or tra	payment insfer nade	Amount of payment
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Wit	chin 1 year before you file but seeking bankruptcy of lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	Date or tra	payment insfer nade	Amount of payment
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6. Wit	chin 1 year before you file but seeking bankruptoy of lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pa Person Who Was Paid Number Street	d for bankruptcy, did yr preparing a bankrup to petition preparers, co	tcy petition? or credit counseling agencies for services required Description and value of any property transferred	Date or tra	payment insfer nade	Amount of payment

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Deb		Nikkie	S.		ase number <i>(if known)</i>		
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed p you deal with your credit not include any payment or	tors or to make payme		half pay or transfer	any property to an	yone who promised to
	✓	No Yes. Fill in the details.					
	Ш	ros. I ili ili dio dotalio.		Description and value of any pro	perty		Amount of payment
				transferred		payment or transfer was made	
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bu ude both outright transfers a transfers that you have alrea	usiness or financial affa and transfers made as se	ecurity (such as the granting of a secur			
	✓	No Yes. Fill in the details.					
				Description and value of propert transferred		y property or ceived or debts pai	Date id transfer was made
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
19.	ben	hin 10 years before you file eficiary? ese are often called asset-pro		you transfer any property to a self-	settled trust or sim	ilar device of which	ı you are a
	✓	No	,				
		Yes. Fill in the details.		Description and value of the pr	operty transferred		Date transfer was made
		Name of trust					

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Debtor 1 Nikkie _ Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Debtor 1 Nikkie __ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

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Deb		Nikkie		S.	Higgins	Cas	se number <i>(if</i>	known)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a part	y in any judic	ial or administ	rative proceeding und	der any environmer	ntal law? In	clude settlem	nents and orde	rs.
		No Yes. Fill in the det	tails.							
					Court or agency		Nature o	of the case		Status of the case
		Case title			Court Name					Pending
		Case number			Court Name NumberStreet					On appeal
		Case number			City State	Zip Code				Concluded
Pari	t 11:	Give Details Al	oout Your B		onnections to Any	•				
27.	With				d you own a business		following c	onnections to	any business	?
		A sole propri A member of A partner in a An officer, di An owner of	etor or self-eif a limited liab a partnership rector, or ma at least 5% o	mployed in a traditive company (In aging executive fithe voting or each case. Go to Part 12	ade, profession, or of LLC) or limited liability we of a corporation equity securities of a c	ther activity, either for partnership (LLP)	_		any saumoo	
						nature of the busine	ess		lentification n	
		Business Name			_			EIN:		
		Number Street			_			Dates busin	ness existed	
		City	State	Zip Code	Name of accou	untant or bookkeep	per	From	То	
					Describe the n	nature of the busine	ess		lentification n	
		Business Name			_			EIN:		
		Number Street			Name of accou	untant or bookkeep	per	Dates busin	ness existed	
		City	State	Zip Code				From	To	
					Describe the n	nature of the busine	ess	include Soc	lentification n	
		Business Name			_			EIN:		
		Number Street			Name of accou	untant or bookkeep	per	Dates busin	ness existed	
		City	State	Zip Code				From	To	

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Deb	tor 1 Nikkie	S.	Higgins	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other par		you give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill in the deta	ails below.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		<u> </u>	
	City	State Zip Code	<u></u>	
Pari	t 12: Sign Below			
	a bankruptcy case can i	· ·	,	rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		re of Debtor 1		Signature of Debtor 2
	Data 0	/00 /004 0		Date
	Date 2	/22/2018		
ı	Did you attach addition	al pages to Your Statement o	of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	✓ No			
ĺ	Yes			
ı	Did you pay or agree to	pay someone who is not an a	attorney to help you fill out I	pankruptcy forms?
	✓ No			
İ	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern D	istrict of illinois			
In re	Nikkie S. Higgins			Case No.		
_	Debtor				(If known)	
				Chapter	Chapter 13	
	DISCLOSURE OF	COMPENSAT	TION OF ATT	ORNEY F	OR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing o	f the petition in bankrup	otcy, or agreed to	be paid to me, for services	
	For legal services, I have agreed to ac	cept			\$4,000.00	
	Prior to the filing of this statement I h	ave received			\$500.00	
	Balance Due				\$3,500.00	
2.	The source of the compensation paid	to me was:				
	✓ Debtor	Other (sp	ecify)			
3.	The source of the compensation paid	to me is:				
	✓ Debtor	Other (sp	ecify)			
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5.	In return for the above-disclosed fee,	I have agreed to rende	r legal service for all asp	ects of the bank	ruptcy case, including:	
	 a. Analysis of the debtor's finantial bankruptcy; 	cial situation, and rend	lering advice to the debt	or in determining	g whether to file a petition in	
	b. Preparation and filing of any p	petition, schedules, sta	tements of affairs and p	olan which may b	e required;	
	c. Representation of the debtor	at the meeting of credi	tors and confirmation h	earing, and any a	adjourned hearings thereof;	
	d. Representation of the debtor	n adversary proceedin	gs and other contested	bankruptcy matt	ers;	
6.	By agreement with the debtor(s), the	above-disclosed fee do	oes not include the follo	wing services:		
		CERT	TIFICATION			
	certify that the foregoing is a complet or(s) in this bankruptcy proceedings.	e statement of any agre	eement or arrangement	for payment to m	ne for representation of the	
	2/22/2018		/s/ Susan	Eberhardt		
	Date			of Attorney		
			Semrad	Law Firm		
				f law firm		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Higgins, Nikkie S. Debtor(s)	Case No	Case No.		
		Chapter.	Chapter13		
	VERIFICA	ATION OF CREDITOR MAT	ΓRIX		
TI knowledge	he above named Debtors hereby verify t e.	hat the attached list of creditors is to	rue and correct to the best of their		
Date:	2/22/2018	/s/ Higgins, Nikk Higgins, Nikkie Signature of De	S.		

AARON SALES & LEASE OW 6071 Broadway Merrillville, IN, 46410

ASCENSION SERVICES L P 1500 N NORWOOD STE 204 HURST, TX, 76054

KOHLS/CAPONE PO BOX 3115 MILWAUKEE, WI, 53201

Becket & Lee LLP Po Box 3001 Malvern, PA, 19355

ComEd 1919 Swift Drive Oak Brook, IL, 60523

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/21/2018	
Signed:		
/s/ Nikkie	Higgins Alekko Higgins	
	0 0	/s/ Susan Eberhardt
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

NH

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Debtor 1 Nikkie First Name		Higgins Last Name	Case number (if known)	
	estions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individua ☐ No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarily money for a business or i ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you	r consumer debts? Con I primarily for a persona I business debts? Busin Investment or through t	l, family, or household pu ness debts are debts that he operation of the busin	you incurred to obtain ess or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.	r 7. Do you estimate that a	after any exempt property is distribute to unsecured cred	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	o 📋	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$50,000,001	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below		\$50,000,001	I-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	of title 11, United States Code under Chapter 7. If no attorney represents me are out this document, I have obtated I request relief in accordance with understand making a false state connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341, /s/ Nikkie Higgins Signature of Debtor 1	hapter 7, I am aware that I understand the relief and I did not pay or agree ined and read the notice with the chapter of title 1 atement, concealing processe can result in fines 1519, and 3571.	at I may proceed, if eligible available under each chap to pay someone who is recreated by 11 U.S.C. § 11, United States Code, supporty, or obtaining mone up to \$250,000, or impris	e, under Chapter 7, 11,12, or 13 oter, and I choose to proceed not an attorney to help me fill 342(b). pecified in this petition. y or property by fraud in sonment for up to 20 years, or
	Executed on2/21/2018 MM / D	D / YYYY	Executed on	MM / DD / YYYY

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Fill in this information to identify your case:					
Debtor 1	Nikkie	S.	Higgins		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(Otate)		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

0.0.0. 99 102, 1041, 1010, and 0071.	
Part 1: Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
✓ No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
* /s/ Nikkie Higgins Tible Heround	×
Signature of Debtor 1	Signature of Debtor 2
Date 2/21/2018 MM/DD/YYYY	Date
IVIIVI/DD/1111	MM/DD/YYYY

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Debto	r 1 Nikkie First Name	S.	Higgins	Case number (if known)		
	rirst name	Middle Name	Last Name			
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, or other parties.						
[✓ No Yes. Fill in the details below	:				
			Date issued			
	Name		MM/DD/YYYY	_		
	Number Street	38	_			
	City State	Zip Code				
Part 1	12: Sign Below					
a l	true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	Signature of Debt		- Neggins	Signature of Debtor 2		
	Date 2/21/2018			Date		
Die	d you attach additional pages t	to Your Statement o	of Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?		
✓	No Yes					
Die	[∞] d you pay or agree to pay some	one who is not an a	ittorney to help you fill o	it bankruptcy forms?		
Ī	No					
Ē	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Higgins, Nikkie S.	Case No				
	Debtor(s)	Case NO.	_			
		Chapter. Chapter13				
	VERIFICATIO	N OF CREDITOR MATRIX				
knowle	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their chowledge.					
Date:	2/21/2018	/s/ Higgins, Nikkie S. Albhe Higgins, Nikkie S. Signature of Debtor	_			

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Debto	or 1 Nikkie	S.	Higgins	Case number (if known)	
	First Name	Middle Name	Last Name		
16.	Calculate the median f	amily income that applies to y	ou. Follow these steps	:	
	16a. Fill in the state in w	hich you live.	Illinois		
	16b. Fill in the number o	f people in your household.	5		
		mily income for your state and s	ize of		\$102,872.00
	household usina the link speci	fied in the separate instructions f		a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	
17.	How do the lines comp	•		ay also so available at the samulapto, significant consoli	
				form, check box 1, <i>Disposable income is not determined</i> on of <i>Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325		Calculation of Dispos	ck box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that	
Part :	Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)	(4)	
18.	Copy your total averag	e monthly income from line 11	Landi a value di sale la		\$1,232.45
19.				s not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjusti	ment does not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$1,232.45
20.	Calculate your current	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$1,232.45
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your co	urrent monthly income for the ye	ear for this part of the fo	m.	\$14,789.40
	20c. Copy the median fa	mily income for your state and s	size of household from	ine 16c.	\$102,872.00
21.	How do the lines comp	are?			
		iline 20c. Unless otherwise orde is 3 years. Go to Part 4.	ered by the court, on the	e top of page 1 of this form, check box 3, The	
		an or equal to line 20c. Unless of period is 5 years. Go to Part 4.	therwise ordered by the	court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here, I de	clare under penalty of perjury the	at the information on th	is statement and in any attachments is true and correct.	
	/s/ Nikkie Hig Signature of Del	I While I I	igens x	Signature of Debtor 2	
	Date 2/21/201 MM/DD/			Date MM/DD/YYYY	
		do NOT fill out or file Form 122 fill out Form 122C-2 and file it v		9 of that form, copy your current monthly income from line	e 14